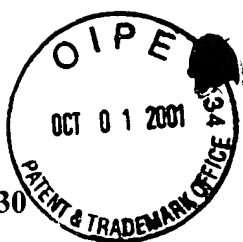


CITI0230



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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Ellen BARBARA, et al.

Group Art Unit: 2164

Serial No.: 09/903,284

Examiner: Not Assigned

Filed: July 11, 2001

For: METHOD AND SYSTEM FOR ON-LINE PAYMENTS

TRANSMITTAL OF MISSING PARTS OF NONPROVISIONAL APPLICATION

Commissioner of Patents
Box: MISSING PARTS
Washington, D.C. 20231

Sir:

Responsive to the Notice to File Missing Parts of NonProvisional Application -- Filing Date Granted mailed August 27, 2001, the following items are submitted herewith to complete the formal filing requirements for the above-identified application:

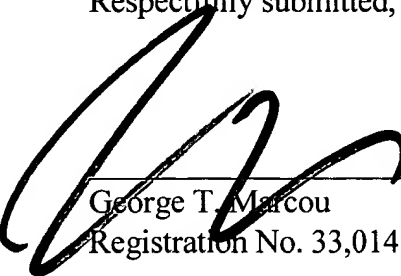
- (1) Declaration/Power of Attorney for this patent application executed by the inventors;
- (2) Check for the following:
 - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
 - and
- (3) A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on August 27, 2001.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

A copy of this correspondence is provided for this purpose.

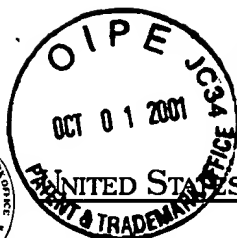
Respectfully submitted,

Date: 10/1/01
KILPATRICK STOCKTON LLP
607 14th Street, N.W., Suite 900
Washington, D.C. 20005
(202) 508-5846



George T. Marcou
Registration No. 33,014

#3



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/903,284 | 07/11/2001 | Ellen Barbara | CITI0230 |

CONFIRMATION NO. 9290

FORMALITIES LETTER



OC000000006477750

George T. Marcou, Esq.
Kilpatrick Stockton LLP
Suite 900
607 14th Street, NW
Washington, DC 20005

Date Mailed: 08/27/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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